

I Claim:

5 1. An instrument for effecting monetary transactions for the authorized owner of the instrument, comprising:

a personal check having a front surface and an opposite rear surface;

the front surface including lines and informational indicia;

a photographic image of the owner of the instrument affixed to the upper left hand region of the front surface; and

10 identifying indicia immediately adjacent and to the right of the photographic image.

2. A method of imprinting the photographic image of the authorized owner on a set of personal checks comprising the steps of:

15 having the owner of the checks appear at a financial institution;

photographing the owner of the checks by an employee of the financial institution;

digitally transferring the photographic image of the owner onto the checks during the check printing process; and

20 presenting the checks to the authorized owner with the photographic image of the authorized owner affixed at the upper left hand section of the checks.